

- Affordable Health Care for America Act Protects Consumers from Insurance Companies, Lowers Costs, Increases Choices - Washington, DC - Today, the House of Representatives passed an historic bill that reforms America's health insurance system, brings down the deficit and expands access to affordable, quality health care to nearly every American. The Affordable Health Care for America Act (H.R. 2492) offers security and stability to all Americans, reduces costs, improves coverage and preserves the choice of doctors, hospitals and health plans. "Americans' health care will no longer be held hostage by their insurance companies," said Congressman Hall. "This health insurance reform puts you and your doctor – not insurance company CEOs – in charge of your health care decisions. The Affordable Health Care for America Act guarantees stability, lower costs, higher quality and a greater choice of plans for all Americans."

If you have insurance, this bill:

- Keeps your insurance company from denying you care or coverage – or charging you more – because of diabetes, heart disease, pregnancy, domestic violence or any other "pre-existing condition."
- Gives you peace of mind that you won't lose coverage if you lose your job, move, or change jobs.
- Prevents insurance companies from dropping you because you get sick.
- Covers preventive care with NO co-pays or deductibles.
- Limits out-of-pocket expenses your insurance company can make you pay. **If you don't**

have insurance, this bill:

- Lets you comparison shop for a quality, affordable health plan through a new health insurance exchange or marketplace.
- Offers you low group rates even for individual coverage.
- Helps lower your premiums with affordability credits for those who need help paying.
- Prevents any insurance company from denying you coverage for heart disease, diabetes pregnancy, domestic violence or another "pre-existing condition."
- Extends coverage for young Americans, allowing them to stay on their parents' health insurance plans up to their 27th birthday if they choose.
- Includes a public health insurance option to compete on a level playing field with private insurers. **For seniors, this bill:**

- Strengthens Medicare, extending its solvency for years to come.
- Improves access to your doctor.
- Lowers Medicare drug prices by beginning to close the coverage gap or "donut hole" immediately.
- Reduces inefficiencies and program costs to help Medicare remain solvent without cutting benefits.
- Improves coordination and increases the quality of care for seniors with diabetes, high blood pressure, and other chronic conditions. -30-